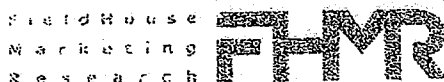


# **EXHIBIT D**



July 25, 2007

Barry Grissom  
Attorney At Law  
7270 W. 98<sup>th</sup> Terrace  
Overland Park, KS 662112

Dear Mr. Grissom:

At the request of Bryson Cloon and yourself, we completed a research study to develop an understanding of the expectations of Kansas consumers regarding the issue of identity theft. This research was specifically designed to (but not limited to) identify understanding and expectations of representations made in a TrueCredit marketing piece offering identity theft protection. FieldHouse Marketing Research (FHMR) developed and executed a research plan to evaluate perceptions and understanding of this offering among Kansas consumers.

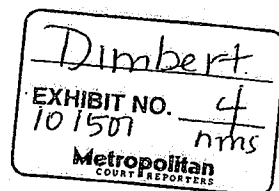
The objective of this project was to understand how Kansas consumers define identity theft and, specifically, what they believe the TrueCredit product would provide in the way of identity theft protection relative to the extent of the protection, notification regarding potential problems and access to assistance in recovering losses due to identity theft.

Personal interviews were conducted with 150 randomly selected Kansas consumers intercepted at The Legends, a regional shopping center located in Kansas City, Kansas. All interviews were completed between June 28 and July 6, 2007. Respondents were residents of 21 Kansas counties with the majority from Wyandotte, Johnson and Leavenworth counties. Participants were male and female adults between the ages of 18-75. All were regular users of the internet (access at home at least once a week) who also browse/shop on line at least twice a month. Qualified individuals were invited to participate and received an honorarium (\$5 Legends Gift Card) for their cooperation.

Respondents were seated at a computer and asked to read one page of information about the TrueCredit product. When participants signaled their readiness, the personal interview was administered by a trained interviewer. Throughout the interview respondents were able to refer to the information on their computer screen.

FHMR tabulated the responses and developed summary tables for each specific question. The results were analyzed and a Final Report, summarizing our findings was delivered on July 19, 2007.

7220 West 98th Terrace, Overland Park, KS 66212  
tel: 913.341.4245 fax: 913.341.1462 www.fhmr.com



It is my opinion that the results of this survey demonstrate extremely high levels of agreement among Kansas consumers regarding their understanding of the term 'identity theft' as well as their understanding and expectations relative to the TrueCredit product.

Virtually all (99%) survey respondents agreed that someone using your social security number with a different name and address to obtain credit or employment constitutes identity theft.

Almost all the respondents expect TrueCredit to provide...

- Weekly fraud watch e-mails (95%)
- Notice if another person uses their personal information without permission (95%)
- Immediate notification of credit report changes (94%)
- Access to trained specialists to aid in recovering financial and credit losses due to identity theft (93%)
- A credit report that contains all information necessary to protect against fraudulent activity (90%)
- Complete identity theft protection (83%)

Similarly, most expect TrueCredit to notify them if someone...

- Takes action that impacts their credit (98%)
- Uses their identity in ways requiring them to seek legal help (93%)
- Uses their social security number (86%)
- Uses their identity to obtain a driver's license (78%)

The final report with summary charts, a complete set of tabular results and copies of the study questionnaires are appended to this document.

FHMR's total compensation for planning and executing this research study was \$11,000.

As the Study Director, I am available to answer questions regarding all aspects of this research. With more than 40 years of marketing research experience, I am a qualified expert witness. In the course of my career I have provided marketing research counsel and services to a wide variety of clients including many of the largest American manufacturers and providers of consumer goods and services. I am an acknowledged expert in problem definition, research design and data analysis.

Prior to founding FHMR, I was Marketing Research Manager at Chesebrough-Ponds and at General Foods Corp.

FHMR is a full-service marketing research company providing a wide spectrum of services to a diverse national client base. Established in 1973 and headquartered in Kansas City, we have completed more than 16,000 projects for clients representing a wide variety of industries.

While FHMR research projects have encompassed a broad spectrum of subjects and issues, the evaluation of new product opportunities and products is a particular area of corporate focus and expertise. We have developed unique techniques for aiding clients in this endeavor with emphasis on understanding how consumers react to new product concepts and communications. Our specific expertise was an excellent fit with the objective of this research.

I have not testified as an expert witness in any cases during the past four years.

My fee, as an expert witness for depositions or testimony, is \$300 per hour plus travel expenses.

: truly,



Ronald L. Dimbert

Attachment:

Appendix A Final report

Appendix B Tabular results

Appendix C Study Questionnaires

# APPENDIX A

## TRUECREDIT COMMUNICATIONS RESEARCH

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### Final Report

FieldHouse  
Marketing  
Research



FHMR #16853  
July, 2007

## **BACKGROUND & OBJECTIVES**

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- FieldHouse Marketing Research was retained to conduct research to understand consumer reactions to the TrueCredit offering available from TransUnion.
- The primary objective of this research was to understand what Kansas consumers believe was offered by the sales material, relative to the...
  - Extent of anticipated coverage
  - Expectations regarding types of notifications
  - Company providing the services
  - Consumer's definition of 'identify theft'

## METHODOLOGY

---

- Personal interviews were conducted with 150 randomly selected consumers intercepted at The Legends, a regional shopping center in Kansas City, KS.
- Respondents were residents of 21 Kansas counties. The majority were from Wyandotte, Johnson or Leavenworth counties.
- Qualified individuals were invited to participate in this research and were paid an honorarium for their cooperation.
- Participants were male and female residents of the state of Kansas (18-75 years old) who access the Internet at home on a regular basis (at least once a week) and who browse or shop online (at least twice a month).
- Participants were seated at computers and asked to read one page of information regarding the TrueCredit product. Throughout the interview, respondents were able to refer to the information as they might do at home. When participants signaled their readiness, a personal interview was administered by a trained interviewer.

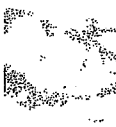
# TRUECREDIT INFORMATION

**Member's access to your credit report with nationwide alerts**  
**Complete identity theft protection with weekly fraud alerts**  
**TrueCredit credit monitoring with instant notification services**

Yes ☐ for an additional \$2.95/month  
 No ☐ for \$0 additional fee

**Start monitoring my credit today for just \$10.95 per quarter\*\***



**How accurate is your credit report?**  
 Plus reports January 2008  
 Creditworthiness: Better Credit Score  
 Member Number: 123-456-7890  
 Yes ☐ No ☐

**Quickly access your credit report**  
 • Receive alerts when your credit report is updated  
 • Receive alerts when your credit report is updated  
 • Receive alerts when your credit report is updated

**How accurate is your credit report?**  
 Plus reports January 2008  
 Creditworthiness: Better Credit Score  
 Member Number: 123-456-7890  
 Yes ☐ No ☐

**Quickly access your credit report**  
 • Receive alerts when your credit report is updated  
 • Receive alerts when your credit report is updated  
 • Receive alerts when your credit report is updated

**How accurate is your credit report?**  
 Plus reports January 2008  
 Creditworthiness: Better Credit Score  
 Member Number: 123-456-7890  
 Yes ☐ No ☐

**Quickly access your credit report**  
 • Receive alerts when your credit report is updated  
 • Receive alerts when your credit report is updated  
 • Receive alerts when your credit report is updated

**How accurate is your credit report?**  
 Plus reports January 2008  
 Creditworthiness: Better Credit Score  
 Member Number: 123-456-7890  
 Yes ☐ No ☐



## SUMMARY OF RESULTS

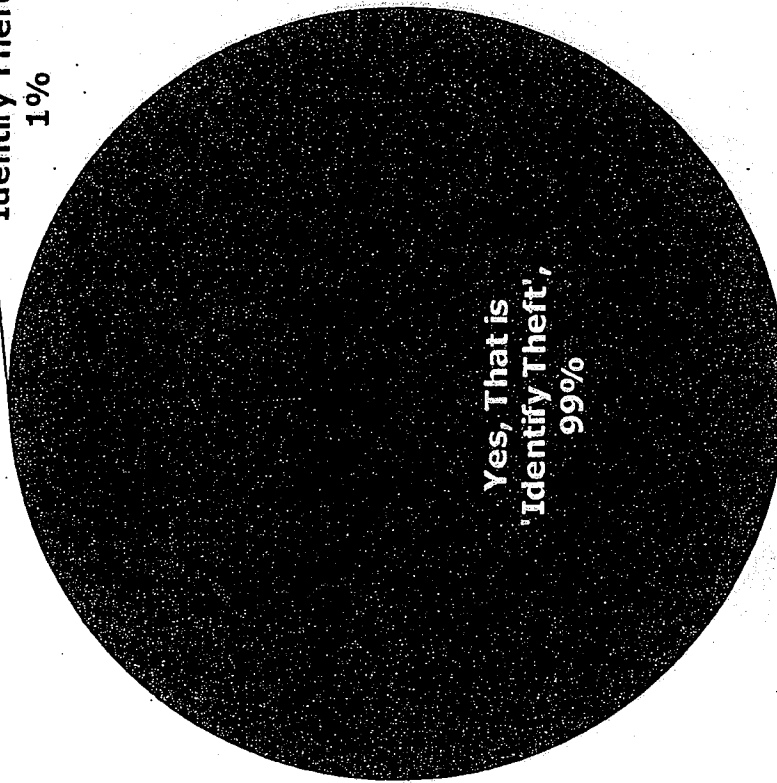
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- Virtually all (99%) agree that someone using your social security number with a different name and address to obtain credit or employment is identity theft.
- Participants expect TrueCredit to provide...
  - Weekly fraud watch emails (95%)
  - Notice if another person is using your personal information without permission (95%)
  - Immediate notification of credit report changes (94%)
  - Access to trained specialists to aid in recovering financial and credit losses due to identity theft (93%)
  - A credit report that contains all information necessary to protect against fraudulent activity (90%)
  - Complete identity theft protection (83%)
- Participants expect TrueCredit to notify them if someone...
  - Takes action that impacts their credit (98%)
  - Uses their identity in ways that will require them to seek legal help (93%)
  - Uses their social security number (86%)
  - Uses their identity to obtain a driver's license (78%)
- The majority (55%) believe that TrueCredit services will be provided by TransUnion.

*If someone uses your social security number with a different name and address to obtain credit or employment, is that identify theft?*

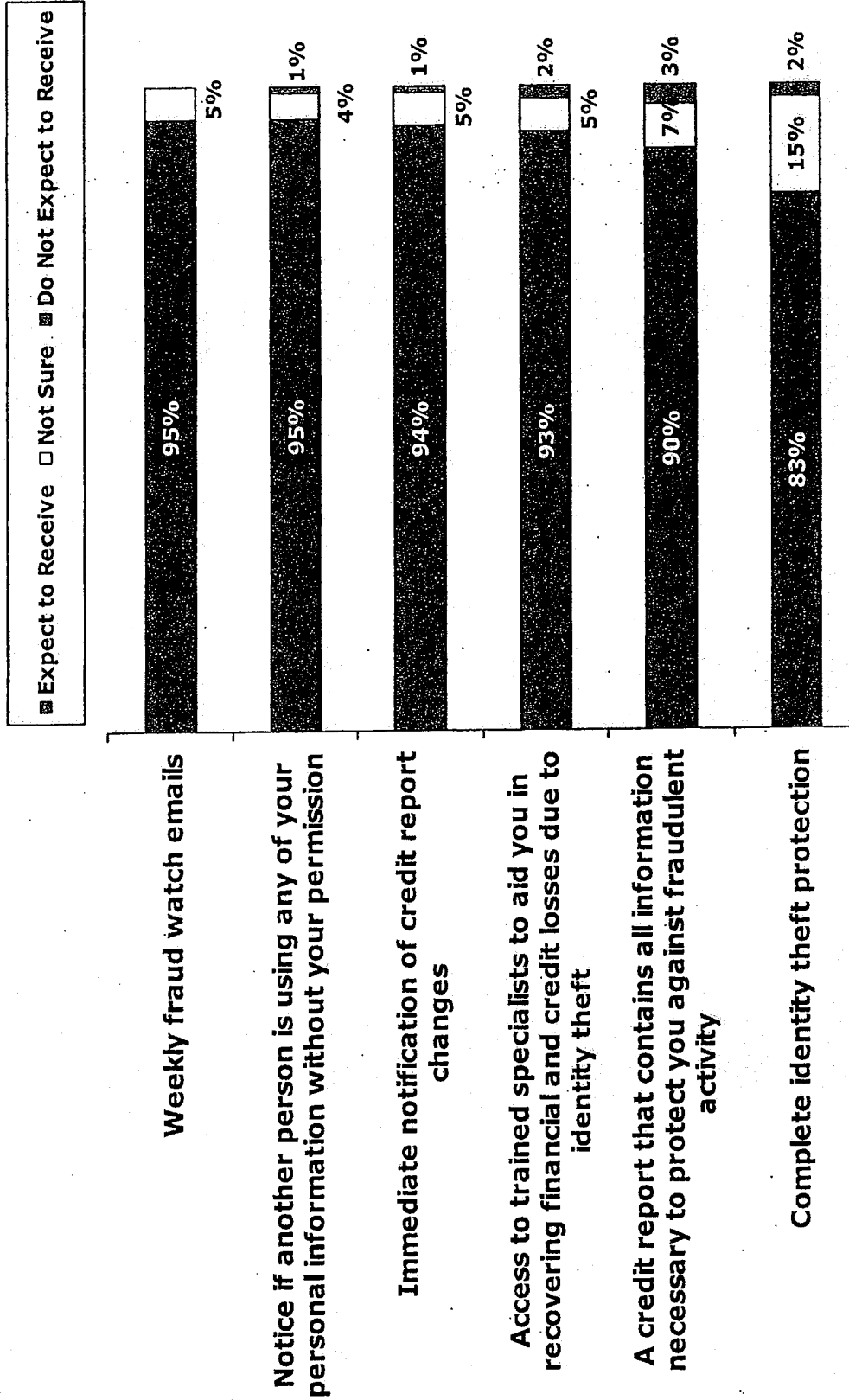
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No, That is not  
'Identify Theft',  
1%

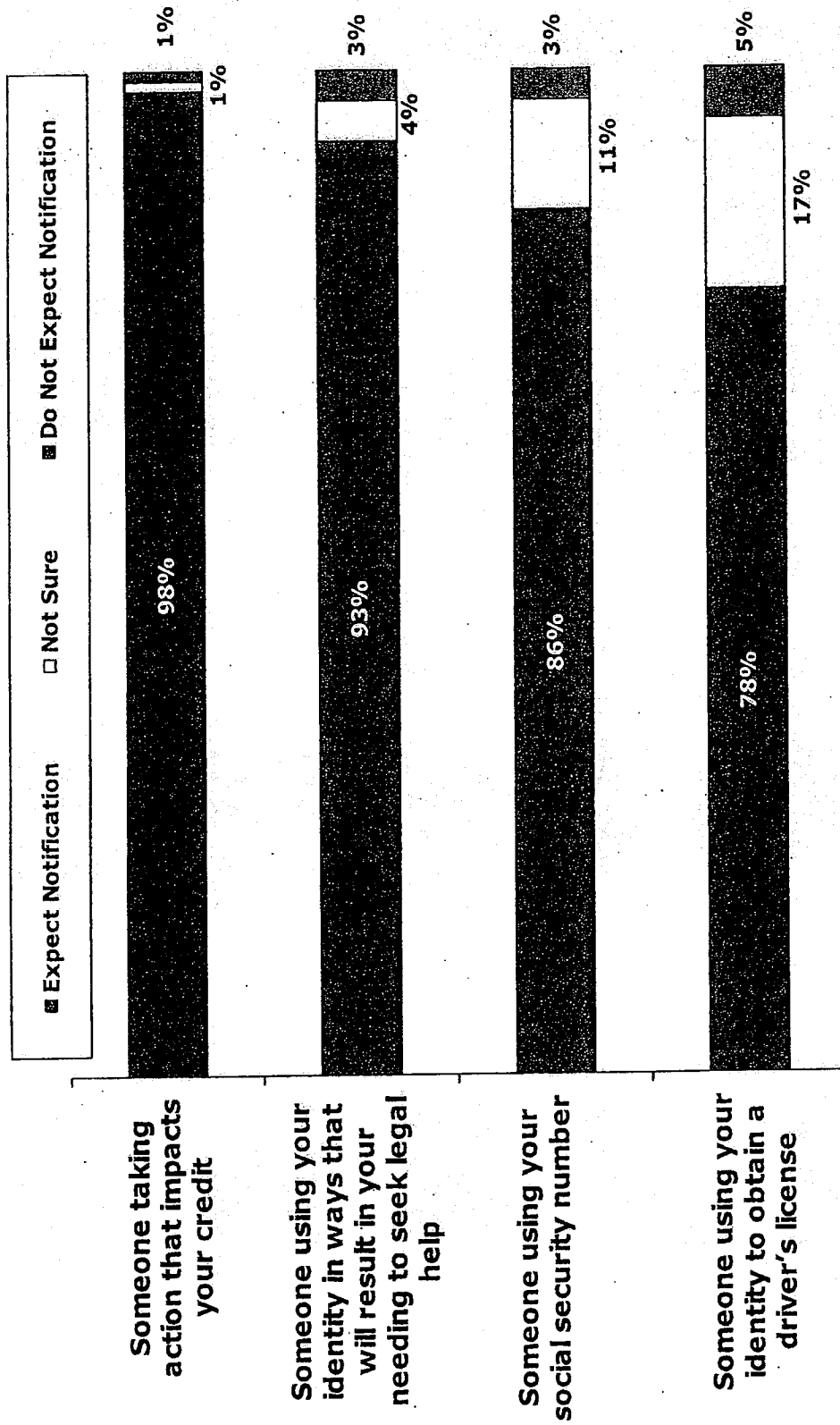


Yes, That is  
'Identify Theft',  
99%

Based on the material you have read, which of the following do you expect to receive if you subscribe to TrueCredit?

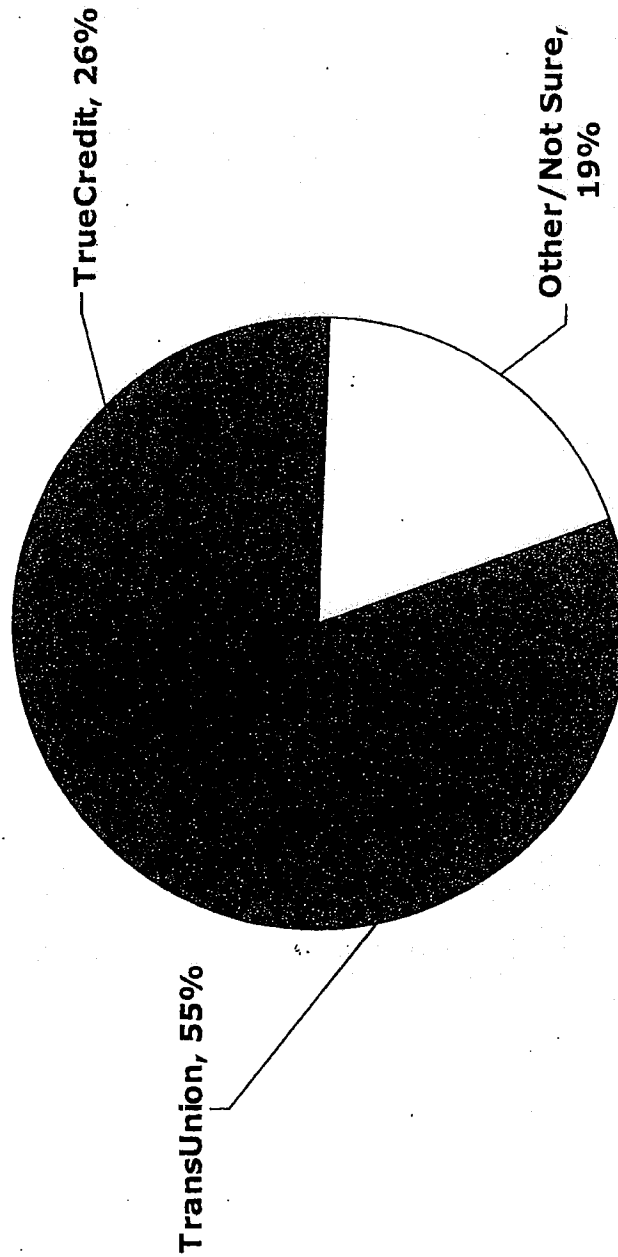


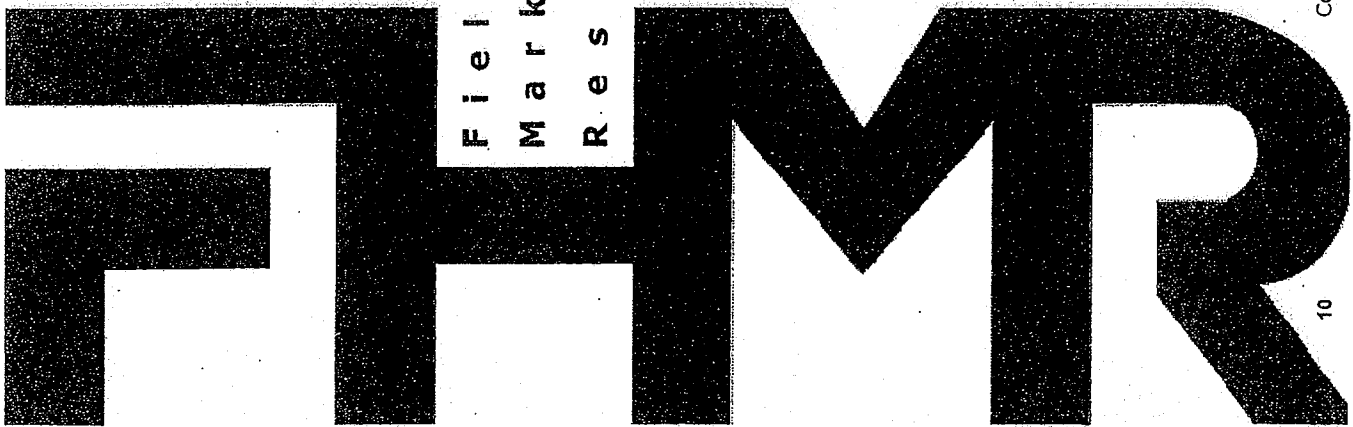
Based on the material you have read, do you expect TrueCredit to notify you of the following?



Based on the material you have read, which company provides the TrueCredit services?

---





**QUESTIONS?**

Ron Dimbert  
(913) 341-4245  
[r.dimbert@fhmr.com](mailto:r.dimbert@fhmr.com)

# APPENDIX B

## TRUECREDIT COMMUNICATIONS RESEARCH

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### Tabular Results

FieldHouse  
Marketing  
Research

**FHMR**

FHMR #16853  
July, 2007

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16853)

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Table 4.....	S8. THINKING ABOUT HOW OFTEN YOU SURF OR BROWSE THE INTERNET, WOULD YOU SAY IT WAS....?
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Table 6.....	S10. DO YOU DO ANY ONLINE BANKING?
Table 7.....	1A. BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE FOLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE TO TRUECREDIT? COMPLETE IDENTITY THEFT PROTECTION
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Table 11.....	1E. BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE FOLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE TO TRUECREDIT? NOTICE IF ANOTHER PERSON IS USING ANY OF YOUR PERSONAL INFORMATION WITHOUT YOUR PERMISSION
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Table 13.....	2A. BASED ON THE MATERIAL YOU HAVE READ, DO YOU EXPECT TRUECREDIT TO NOTIFY YOU OF THE FOLLOWING? SOMEONE TAKING ACTION THAT IMPACTS YOUR CREDIT



FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16853)

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Table 14.....	2B. BASED ON THE MATERIAL YOU HAVE READ, DO YOU EXPECT TRUECREDIT TO NOTIFY YOU OF THE FOLLOWING? SOMEONE USING YOUR SOCIAL SECURITY NUMBER
Table 15.....	2C. BASED ON THE MATERIAL YOU HAVE READ, DO YOU EXPECT TRUECREDIT TO NOTIFY YOU OF THE FOLLOWING? SOMEONE USING YOUR IDENTITY TO OBTAIN A DRIVER'S LICENSE
Table 16.....	2D. BASED ON THE MATERIAL YOU HAVE READ, DO YOU EXPECT TRUECREDIT TO NOTIFY YOU OF THE FOLLOWING? SOMEONE USING YOUR IDENTITY IN WAYS THAT WILL RESULT IN YOUR NEEDING TO SEEK LEGAL HELP
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Table 18.....	4. BASED ON THE MATERIAL THAT YOU HAVE READ, WHICH COMPANY PROVIDES THE TRUECREDIT SERVICES?
Table 19.....	5. HOW FAMILIAR ARE YOU WITH THE TRUECREDIT COMPANY?
Table 20.....	6. HOW FAMILIAR ARE YOU WITH THE TRANSUNION COMPANY?
Table 21.....	7. IF THIS SERVICE WERE AVAILABLE, HOW LIKELY ARE YOU TO SUBSCRIBE?
Table 22.....	8. IF THIS SERVICE WERE OFFERED SOLELY BY TRUECREDIT WOULD YOU BE MORE OR LESS LIKELY TO SUBSCRIBE TO THE SERVICE?
Table 23.....	9. IF THIS SERVICE WERE OFFERED SOLELY BY TRANSUNION WOULD YOU BE MORE OR LESS LIKELY TO SUBSCRIBE TO THE SERVICE?
Table 24.....	10. DO YOU CURRENTLY PURCHASE OR SUBSCRIBE TO ANY SERVICES THAT HELP YOU MONITOR YOUR CREDIT SITUATION AND/OR PROTECT YOU AGAINST IDENTITY FRAUD OR THEFT?
Table 25.....	11. IN WHAT COUNTY DO YOU LIVE?
Table 26.....	12. WHICH OF THE FOLLOWING BEST DESCRIBES THE LAST YEAR OF EDUCATION YOU RECEIVED?
Table 27.....	13. WHICH OF THE FOLLOWING BEST DESCRIBES YOUR TOTAL ANNUAL HOUSEHOLD INCOME BEFORE TAXES?
Table 28.....	14. EMPLOYMENT STATUS
Table 29.....	15. GENDER
Table 30.....	16. WHAT IS YOUR ZIP CODE?

Table 1

FEMR  
CREDIT MANAGER STUDY  
JULY 2007 (FEMR #J16853)

S4. AGE

	CONCEPT SCORE														
	GENDER						AGE		SUBSCRIBE		MIGHT NOT/		COUNTY		
	MALE		FEMALE		18-44	45-74	TO CREDIT	DO NOT	DEFINITELY PROBABLY/ PROBABLY DEFINITELY	WILL	WILL NOT	WYANDOTTE	JOHNSON	LEAVENWORTH	ALL OTHER 18 COUNTRIES
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)		
TOTAL RESPONDENTS	150	66	84	92	58	42	108	20	130	50	39	23	38		
BASE-THOSE	150	66	84	92	58	42	108	20	130	50	39	23	38		
ANSWERING	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		
18-29	42	23	19	42	-	11	31	5	37	21	8	3	10		
	28.0	34.8	22.6	45.7		26.2	28.7	25.0	28.5	42.0	20.5	13.0	26.3		
30-44	50	23	27	50	-	14	36	8	42	13	16	9	12		
	33.3	34.8	32.1	54.3		33.3	33.3	40.0	32.3	26.0	41.0	39.1	31.6		
45-59	53	19	34	-	53	16	37	6	47	13	15	11	14		
	35.3	28.8	40.5		91.4	38.1	34.3	30.0	36.2	26.0	38.5	47.8	36.8		
60-74	5	1	4	-	5	1	4	1	4	3	-	-	2		
	3.3	1.5	4.8		8.6	2.4	3.7	5.0	3.1	6.0			5.3		
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-		
MEAN	39.52	37.07	41.45	30.84	53.29	39.89	39.38	39.63	39.50	37.03	40.00	42.41	40.55		
STANDARD DEVIATION	12.46	12.00	12.54	6.76	4.25	12.25	12.59	12.61	12.48	13.89	10.86	10.33	13.04		
STANDARD ERROR	1.02	1.48	1.37	0.70	0.56	1.89	1.21	2.82	1.09	1.96	1.74	2.15	2.12		

Table 2

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16853)

S6. WHAT DO YOU DO WHEN ON-LINE?

	CONCEPT SCORE												
	MIGHT/												
	COUNTY												
	MIGHT NOT/												
	DEFINITELY PROBABLY/												
GENDER		AGE		SUBSCRIBE		DO NOT		SUBSCRIBE		SUBSCRIBE		SUBSCRIBE	
MALE	FEMALE	18-44	45-74	TO CREDIT	MONITORING	SUBSCRIBE	DO NOT	SUBSCRIBE	DO NOT	SUBSCRIBE	DO NOT	SUBSCRIBE	DO NOT
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)
TOTAL RESPONDENTS													
150	66	84	92	58	42	108	20	130	50	39	23	38	38
BASE=THOSE													
150	66	84	92	58	42	108	20	130	50	39	23	38	38
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
E-MAIL													
144	62	82	89	55	41	103	19	125	48	37	21	38	38
96.0	93.9	97.6	96.7	94.8	97.6	95.4	95.0	96.2	96.0	94.9	91.3	100.0	100.0
SURF/BROWSE													
145	65	80	87	58	40	105	19	126	46	38	23	38	38
96.7	98.5	95.2	94.6	100.0	95.2	97.2	95.0	96.9	92.0	97.4	100.0	100.0	100.0
SHOP													
127	54	73	79	48	37	90	15	112	38	35	19	35	35
84.7	81.8	86.9	85.9	82.8	88.1	83.3	75.0	86.2	76.0	89.7	82.6	92.1	92.1
BANKING													
106	49	57	67	39	33	73	13	93	34	27	16	29	29
70.7	74.2	67.9	72.8	67.2	78.6	67.6	65.0	71.5	68.0	69.2	69.6	76.3	76.3
RESEARCH													
134	59	75	79	55	36	98	18	116	44	35	22	33	33
89.3	89.4	89.3	85.9	94.8	85.7	90.7	90.0	89.2	88.0	89.7	95.7	86.8	86.8
NO ANSWER													

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

Table 3

FMR  
CREDIT MANAGER STUDY  
JULY 2007 (FMR #J16853)

S7. IN AN AVERAGE WEEK, WOULD YOU SAY THAT YOU ARE ON THE INTERNET...?

CONCEPT SCORE									
GENDER				AGE		SUBSCRIBE TO CREDIT MONITORING		MIGHT NOT/ DEFINITELY PROBABLY/	
TOTAL		MALE		18-44	45-74	DO NOT SUBSCRIBE	DO NOT SUBSCRIBE	DEFINITELY PROBABLY/	COUNTY
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)

Table 4

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16853)

S8. THINKING ABOUT HOW OFTEN YOU SURF OR BROWSE THE INTERNET, WOULD YOU SAY IT WAS...?

	CONCEPT SCORE												COUNTY	ALL OTHER 18 COUNTRIES
	MIGHT NOT/ MIGHT/													
	DEFINITELY PROBABLY/ PROBABLY						DEFINITELY WILL NOT							
	GENDER		AGE		SUBSCRIBE TO CREDIT		DO NOT SUBSCRIBE		SUBSCRIBE		SUBSCRIBE			
TOTAL	MALE	FEMALE	18-44	45-74	MONITORING	TO CREDIT	SUBSCRIBE	DO NOT SUBSCRIBE	SUBSCRIBE	WILL NOT SUBSCRIBE	WYANDOTTE	JOHNSON	LEAVENWORTH	OTHER 18 COUNTRIES
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	
TOTAL RESPONDENTS	150	66	84	92	58	42	108	20	130	50	39	23	38	
BASE-THOSE	150	66	84	92	58	42	108	20	130	50	39	23	38	
ANSWERING	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
DAILY	91	43	48	59	32	23	68	10	81	31	22	14	24	
	60.7	65.2	57.1	64.1	55.2	54.8	63.0	50.0	62.3	62.0	56.4	60.9	63.2	
2-3 TIMES A WEEK	43	19	24	26	17	14	29	9	34	15	13	7	8	
	28.7	28.8	28.6	28.3	29.3	33.3	26.9	45.0	26.2	30.0	33.3	30.4	21.1	
ONCE A WEEK	8	2	6	3	5	2	6	-	8	1	3	2	5.3	
	5.3	3.0	7.1	3.3	8.6	4.8	5.6	-	6.2	2.0	7.7	8.7	5.3	
2 TIMES A MONTH	8	2	6	4	4	3	5	1	7	3	1	-	4	
	5.3	3.0	7.1	4.3	6.9	7.1	4.6	5.0	5.4	6.0	2.6	-	10.5	
ONCE A MONTH OR LESS	-	-	-	-	-	-	-	-	-	-	-	-	-	
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

Table 5

FHRM  
CREDIT MANAGER STUDY  
JULY 2007 (FHRM #J16853)

S9. AND HOW OFTEN DO YOU SHOP ONLINE? IS IT...?

	CONCEPT SCORE																	COUNTY						
	GENDER										AGE		MIGHT NOT/											
	MALE		FEMALE		(C)	(D)	(E)	SUBSCRIBE TO CREDIT MONITORING		DO NOT SUBSCRIBE	DEFINITELY PROBABLY/PROBABLY WILL	DEFINITELY PROBABLY/PROBABLY WILL NOT												
	(A)	(B)	(B)	(C)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	ALL OTHER 18 OTHER 18	WYANDOTTE JOHNSON LEAVENWORTH COUNTIES							
TOTAL RESPONDENTS	150	66	84	92	58	42	108	20	130	50	39	23	38											
BASE-THOSE ANSWERING	150	66	84	92	58	42	108	20	130	50	39	23	38											
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0											
DAILY	11	2	9	8	3	2	9	3	8	5	4	-	2											
	7.3	3.0	10.7	8.7	5.2	4.8	8.3	15.0	6.2	10.0	10.3		5.3											
2-3 TIMES A WEEK	15	4	11	8	7	6	9	5	10	6	3	2	4											
	10.0	6.1	13.1	8.7	12.1	14.3	8.3	25.0	7.7	12.0	7.7	8.7	10.5											
ONCE A WEEK	18	8	10	9	9	4	14	1	17	3	6	3	6											
	12.0	12.1	11.9	9.8	15.5	9.5	13.0	5.0	13.1	6.0	15.4	13.0	15.8											
2 TIMES A MONTH	37	16	21	24	13	14	23	3	34	7	12	7	11											
	24.7	24.2	25.0	26.1	22.4	33.3	21.3	15.0	26.2	14.0	30.8	30.4	28.9											
ONCE A MONTH OR LESS	69	36	33	43	26	16	53	8	61	29	14	11	15											
	46.0	54.5	39.3	46.7	44.8	38.1	49.1	40.0	46.9	58.0	35.9	47.8	39.5											
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-											

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

Table 6

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16953)

S10. DO YOU DO ANY ONLINE BANKING?

CONCEPT SCORE												
GENDER			AGE		SUBSCRIBE TO CREDIT MONITORING		DO NOT SUBSCRIBE		DEFINITELY PROBABLY/ MIGHT NOT/		COUNTY	
TOTAL	MALE	FEMALE	18-44	45-74	18-44	45-74	18-44	45-74	DEFINITELY PROBABLY/ MIGHT NOT/	DEFINITELY PROBABLY/ MIGHT NOT/	WYANDOTTE	JOHNSON LEAVENWORTH
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
150	66	84	92	58	42	108	20	130	50	39	23	38
150	66	84	92	58	42	108	20	130	50	39	23	38
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
107	50	57	69	38	32	75	13	94	35	28	15	29
71.3	75.8	67.9	75.0	65.5	76.2	69.4	65.0	72.3	70.0	71.8	65.2	76.3
43	16	27	23	20	10	33	7	36	15	11	8	9
28.7	24.2	32.1	25.0	34.5	23.8	30.6	35.0	27.7	30.0	28.2	34.8	23.7
-	-	-	-	-	-	-	-	-	-	-	-	-
NO ANSWER												

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

Table 7

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16853)

1A. BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE  
FOLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE TO  
TRUECREDIT?  
COMPLETE IDENTITY THEFT PROTECTION

	CONCEPT SCORE										COUNTY			
	MIGHT NOT/										DEFINITELY PROBABLY/			
	MIGHT NOT/										WILL NOT			
	MIGHT NOT/										SUBSCRIBE			
	GENDER		AGE		SUBSCRIBE		DO NOT		SUBSCRIBE		SUBSCRIBE		SUBSCRIBE	
	MALE	FEMALE	18-44	45-74	TO CREDIT	MONITORING	SUBSCRIBE	DO NOT	SUBSCRIBE	MONITORING	TO CREDIT	MONITORING	SUBSCRIBE	DO NOT
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)
TOTAL RESPONDENTS	150	66	84	92	58	42	108	20	130	50	39	23	38	38
BASE-THOSE	150	66	84	92	58	42	108	20	130	50	39	23	38	38
ANSWERING	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
YES	125	53	72	77	48	38	87	16	109	45	31	19	30	30
	83.3	80.3	85.7	83.7	82.8	90.5	80.6	80.0	83.8	90.0	79.5	82.6	78.9	78.9
NO	22	12	10	13	9	4	18	4	18	3	8	4	7	7
	14.7	18.2	11.9	14.1	15.5	9.5	16.7	20.0	13.8	6.0	20.5	17.4	18.4	18.4
NOT SURE	3	1	2	2	1	-	3	-	3	2	-	-	1	1
	2.0	1.5	2.4	2.2	1.7	-	2.8	-	2.3	4.0	-	-	2.6	2.6
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.



## CREDIT MANAGER STUDY

11B. BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE FOLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE TO TRUECREDIT?  
WEEKLY FRAUD WATCH EMAILS

[illegible]

Comparison Groups: BC/DE/FG/HI/JKLM  
 Independent T-Test for Means, Independent Z-Test for Percentages  
 Upper case letters indicate significance at the 95% level.  
 Lower case letters indicate significance at the 90% level.

Table 9

FHR  
CREDIT MANAGER STUDY  
JULY 2007 (FHR #J16853)

1C. BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE  
FOLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE TO  
TRUECREDIT?  
IMMEDIATE NOTIFICATION OF CREDIT REPORT CHANGES

	CONCEPT SCORE													COUNTY	ALL OTHER 18 COUNTIES		
	MIGHT NOT/ MIGHT/											COUNTY	ALL OTHER 18 COUNTIES				
	DEFINITELY PROBABLY/ PROBABLY DEFINITELY																
	WILL NOT WILL																
TOTAL		MALE		FEMALE		AGE		SUBSCRIBE		DO NOT		SUBSCRIBE		SUBSCRIBE		WYANDOTTE JOHNSON LEAVENWORTH COUNTIES	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)					
TOTAL RESPONDENTS																	
150	66	84	92	58	42	108	20	130	50	39	23	38					
BASE=THOSE																	
150	66	84	92	58	42	108	20	130	50	39	23	38					
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0					
YES																	
140	62	78	83	57	38	102	20	120	47	35	22	36					
93.3	93.9	92.9	90.2	98.3	90.5	94.4	100.0	92.3	94.0	89.7	95.7	94.7					
NO																	
8	2	6	8	-	2	6	-	8	3	2	1	2					
5.3	3.0	7.1	8.7	-	4.8	5.6	-	6.2	6.0	5.1	4.3	5.3					
NOT SURE																	
2	2	-	1	1	2	-	-	2	-	2	-	-					
1.3	3.0	-	1.1	1.7	4.8	-	-	1.5	-	5.1	-	-					
NO ANSWER																	
-	-	-	-	-	-	-	-	-	-	-	-	-					

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

Table 10

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16853)

1D. BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE FOLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE TO TRUECREDIT? A CREDIT REPORT THAT CONTAINS ALL INFORMATION NECESSARY TO PROTECT YOU AGAINST FRAUDULENT ACTIVITY

CONCEPT SCORE															COUNTY	ALL OTHER 18 COUNTIES
MIGHT NOT/ MIGHT/																
DEFINITELY PROBABLY/ /PROBABLY DEFINITELY																
WILL NOT WILL																
SUBSCRIBE SUBSCRIBE																
DO NOT SUBSCRIBE																
(H)																
(I)																
(J)																
(K)																
(L)																
(M)																
</																

Table 11

FMR  
CREDIT MANAGER STUDY  
JULY 2007 (FMR #J16853)

1E. BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE FOLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE TO TRUECREDIT? NOTICE IF ANOTHER PERSON IS USING ANY OF YOUR PERSONAL INFORMATION WITHOUT YOUR PERMISSION

CONCEPT SCORE												
MIGHT NOT/												
COUNTY												
DEFINITELY PROBABLY/												
WILL NOT												
OTHER 18												
ALL												
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Table 12

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16853)

IF, BASED ON THE MATERIAL YOU HAVE READ, WHICH OF THE  
FOLLOWING DO YOU EXPECT TO RECEIVE IF YOU SUBSCRIBE TO  
TRUECREDIT? ACCESS TO TRAINED SPECIALISTS TO AID YOU IN  
RECOVERING FINANCIAL AND CREDIT LOSSES DUE TO IDENTITY THEFT

	CONCEPT SCORE												
	GENDER			AGE		SUBSCRIBE		DO NOT		MIGHT NOT/		COUNTY	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
TOTAL RESPONDENTS	150	66	84	92	58	42	108	20	130	50	39	23	38
BASE-THOSE ANSWERING	150	66	84	92	58	42	108	20	130	50	39	23	38
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
YES	140	60	80	84	56	40	100	17	123	48	36	19	37
	93.3	90.9	95.2	91.3	96.6	95.2	92.6	85.0	94.6	96.0	92.3	82.6	97.4
NO	7	5	2	5	2	1	6	2	5	1	2	3	1
	4.7	7.6	2.4	5.4	3.4	2.4	5.6	10.0	3.8	2.0	5.1	13.0	2.6
NOT SURE	3	1	2	3	-	1	2	1	2	1	1	1	-
	2.0	1.5	2.4	3.3	-	2.4	1.9	5.0	1.5	2.0	2.6	4.3	-
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

2A. BASED ON THE MATERIAL YOU HAVE READ, DO YOU EXPECT TRUCREDIT TO NOTIFY YOU OF THE FOLLOWING?

SOMEONE TAKING ACTION THAT IMPACTS YOUR CREDIT

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

Table 14

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16853)

2B. BASED ON THE MATERIAL YOU HAVE READ, DO YOU EXPECT  
TRUE CREDIT TO NOTIFY YOU OF THE FOLLOWING?  
SOMEONE USING YOUR SOCIAL SECURITY NUMBER

CONCEPT SCORE														COUNTY	ALL OTHER 18 COUNTIES		
MIGHT /												MIGHT NOT / DEFINITELY PROBABLY / PROBABLY DEFINITELY					
GENDER		AGE		SUBSCRIBE TO CREDIT MONITORING		DO NOT SUBSCRIBE		WILL SUBSCRIBE		WILL NOT SUBSCRIBE							
TOTAL	MALE	FEMALE	18-44	45-74	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
TOTAL RESPONDENTS																	
	150	66	84	92	58	42	108	20	130	50	39	23	38				
BASE-THOSE																	
ANSWERING	150	66	84	92	58	42	108	20	130	50	39	23	38				
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0				
YES	129	58	71	81	48	37	92	19	110	44	32	21	32				
	86.0	87.9	84.5	88.0	82.8	88.1	85.2	95.0	84.6	88.0	82.1	91.3	84.2				
NO																	
	17	7	10	10	7	4	13	-	17	5	6	1	5				
	11.3	10.6	11.9	10.9	12.1	9.5	12.0	-	13.1	10.0	15.4	4.3	13.2				
NOT SURE																	
	4	1	3	1	3	1	3	1	3	1	1	1	1				
	2.7	1.5	3.6	1.1	5.2	2.4	2.8	5.0	2.3	2.0	2.6	4.3	2.6				
NO ANSWER																	

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

Table 15

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16853)

2C. BASED ON THE MATERIAL YOU HAVE READ, DO YOU EXPECT  
TRUECREDIT TO NOTIFY YOU OF THE FOLLOWING?  
SOMEONE USING YOUR IDENTITY TO OBTAIN A DRIVER'S LICENSE

	CONCEPT SCORE													COUNTY	ALL OTHER 18 COUNTIES			
	MIGHT /																	
	MIGHT NOT /																	
	DEFINITELY PROBABLY /																	
GENDER		AGE		SUBSCRIBE TO CREDIT		DO NOT SUBSCRIBE		WILL SUBSCRIBE		WILL NOT SUBSCRIBE		WYANDOTTE		JOHNSON		LEAVENWORTH		
TOTAL		18-44		45-74		MONITORING		SUBSCRIBE		SUBSCRIBE		SUBSCRIBE		SUBSCRIBE		SUBSCRIBE		
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)						
TOTAL RESPONDENTS																		
150	66	84	92	58	42	108	20	130	50	39	23	38						
BASE-THOSE																		
150	66	84	92	58	42	108	20	130	50	39	23	38						
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0						
YES																		
117	53	64	71	46	35	82	19	98	38	30	21	28						
78.0	80.3	76.2	77.2	79.3	83.3	75.9	95.0	75.4	76.0	76.9	91.3	73.7						
NO																		
25	10	15	17	8	5	20	-	25	8	7	1	9						
16.7	15.2	17.9	18.5	13.8	11.9	18.5	-	19.2	16.0	17.9	4.3	23.7						
NOT SURE																		
8	3	5	4	4	2	6	1	7	4	2	1	1						
5.3	4.5	6.0	4.3	6.9	4.8	5.6	5.0	5.4	8.0	5.1	4.3	2.6						
NO ANSWER																		
-	-	-	-	-	-	-	-	-	-	-	-	-						

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.



Table 16

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16853)

2D. BASED ON THE MATERIAL YOU HAVE READ, DO YOU EXPECT  
TRUECREDIT TO NOTIFY YOU OF THE FOLLOWING?  
SOMEONE USING YOUR IDENTITY IN WAYS THAT WILL RESULT IN  
YOUR NEEDING TO SEEK LEGAL HELP

CONCEPT SCORE									
				MIGHT NOT/ MIGHT		COUNTY			
		GENDER		AGE		SUBSCRIBE TO CREDIT		DO NOT SUBSCRIBE	
		MALE	FEMALE	18-44	45-74	MONITORING			
		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
		TOTAL	MALE	FEMALE	18-44	45-74	MONITORING	DO NOT SUBSCRIBE	WILL SUBSCRIBE
		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
		150	66	84	92	58	42	108	20
		150	66	84	92	58	42	108	20
		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
		139	63	76	85	54	38	101	19
		92.7	95.5	90.5	92.4	93.1	90.5	93.5	95.0
		6	2	4	4	2	2	4	-
		4.0	3.0	4.8	4.3	3.4	4.8	3.7	-
		5	1	4	3	2	2	3	1
		3.3	1.5	4.8	3.3	3.4	4.8	2.8	5.0
		-	-	-	-	-	-	-	-
		130	50	39	23	38	35	92.1	7.9
		130	50	39	23	38	35	92.1	7.9
		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
		120	45	38	21	35	92.1	7.9	-
		92.3	90.0	97.4	91.3	92.1	7.9	-	-
		6	2	-	1	3	7.9	-	-
		4.6	4.0	-	4.3	7.9	-	-	-
		4	3	1	1	-	-	-	-
		3.1	6.0	2.6	4.3	-	-	-	-
		-	-	-	-	-	-	-	-

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

Table 17

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16853)

3. IF SOMEONE USES YOUR SOCIAL SECURITY NUMBER WITH A  
DIFFERENT NAME AND ADDRESS TO OBTAIN CREDIT OR EMPLOYMENT,  
IS THAT IDENTITY THEFT?

CONCEPT SCORE											
-----											
GENDER		AGE		SUBSCRIBE		MIGHT NOT/		COUNTY			
MALE FEMALE		18-44 45-74		DO NOT		DEFINITELY PROBABLY/		ALL			
TOTAL		TOTAL		TOTAL		TOTAL		TOTAL			
100.0		100.0		100.0		100.0		100.0			
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Table 18

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #JL6853)

4. BASED ON THE MATERIAL THAT YOU HAVE READ, WHICH COMPANY PROVIDES THE TRUECREDIT SERVICES?

CONCEPT SCORE														COUNTY	ALL OTHER 18 COUNTRIES		
GENDER		AGE		SUBSCRIBE TO CREDIT MONITORING		DO NOT SUBSCRIBE		DEFINITELY /PROBABLY WILL SUBSCRIBE		MIGHT NOT/ DEFINITELY WILL NOT SUBSCRIBE		CONCEPT SCORE					
TOTAL	MALE	FEMALE	18-44	45-74	(A)	(B)	(C)	(D)	(E)	(F)	(G)		(H)			(I)	(J)
TOTAL RESPONDENTS	150	66	84	92	58	42	108	20	130	50	39	23	38				
BASE=THOSE ANSWERING	150	66	84	92	58	42	108	20	130	50	39	23	38				
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0				
TRUECREDIT COMPANY	39	17	22	16	23	9	30	7	32	15	12	6	6				
	26.0	25.8	26.2	17.4	39.7	21.4	27.8	35.0	24.6	30.0	30.8	26.1	15.8				
TRANSUNION COMPANY	83	38	45	55	28	24	59	8	75	22	20	13	28				
	55.3	57.6	53.6	59.8	48.3	57.1	54.6	40.0	57.7	44.0	51.3	56.5	73.7				
TRUELINK	1	-	1	-	1	-	1	-	1	-	1	-	-				
	0.7	-	1.2	-	1.7	-	0.9	-	0.8	-	2.6	-	-				
NOT SURE	27	11	16	21	6	9	18	5	22	13	6	4	4				
	18.0	16.7	19.0	22.8	10.3	21.4	16.7	25.0	16.9	26.0	15.4	17.4	10.5				
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-				

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

Table 19

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16853)

## 5. HOW FAMILIAR ARE YOU WITH THE TRUECREDIT COMPANY?

CONCEPT SCORE														
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Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

6. HOW FAMILIAR ARE YOU WITH THE TRANSUNION COMPANY?

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

Table 22

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16853)

8. IF THIS SERVICE WERE OFFERED SOLELY BY TRUECREDIT WOULD YOU BE MORE OR LESS LIKELY TO SUBSCRIBE TO THE SERVICE?

CONCEPT SCORE													
MIGHT NOT/													COUNTY
DEFINITELY PROBABLY/ /PROBABLY DEFINITELY													
GENDER		AGE		SUBSCRIBE		DO NOT		WILL NOT		WYANDOTTE		JOHNSON LEAVENWORTH COUNTIES	
TOTAL		MALE	FEMALE	18-44	45-74	TO CREDIT	MONITORING	SUBSCRIBE	SUBSCRIBE	SUBSCRIBE	(J)	(K)	(L)
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)
TOTAL RESPONDENTS	150	66	84	92	58	42	108	20	130	50	39	23	38
BASE=THOSE	150	66	84	92	58	42	108	20	130	50	39	23	38
ANSWERING	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOP TWO BOX	33	16	17	21	12	17	16	9	24	9	5	8	11
-----	22.0	24.2	20.2	22.8	20.7	40.5	14.8	45.0	18.5	18.0	12.8	34.8	28.9
						G		I				k	k
MORE LIKELY TO	15	7	8	8	7	7	8	5	10	4	5	3	3
SUBSCRIBE	10.0	10.6	9.5	8.7	12.1	16.7	7.4	25.0	7.7	8.0	12.8	13.0	7.9
LESS LIKELY TO	18	9	9	13	5	10	8	4	14	5	-	5	8
SUBSCRIBE	12.0	13.6	10.7	14.1	8.6	23.8	7.4	20.0	10.8	10.0	-	21.7	21.1
						G							
WOULD NOT	117	50	67	71	46	25	92	11	106	41	34	15	27
INFLUENCE MY	78.0	75.8	79.8	77.2	79.3	59.5	85.2	55.0	81.5	82.0	87.2	65.2	71.1
INTEREST IN							F		H		lm		
SUBSCRIBING													
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.





Table 24

FEMR  
CREDIT MANAGER STUDY  
JULY 2007 (FEMR #J16853)

10. DO YOU CURRENTLY PURCHASE OR SUBSCRIBE TO ANY SERVICES  
THAT HELP YOU MONITOR YOUR CREDIT SITUATION AND/OR PROTECT  
YOU AGAINST IDENTITY FRAUD OR THEFT?

CONCEPT SCORE												
MIGHT NOT/												
COUNTY												
DEFINITELY PROBABLY/												
WILL NOT												
SUBSCRIBE												
WYANDOTTE JOHNSON LEAVENWORTH COUNTIES												
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(D)												
(C)												
AGE												
18-44												
45-74												
SUBSCRIBE												
TO CREDIT												
DO NOT												
MONITORING												
GENDER												
FEMALE												
TOTAL												
MALE												
TOTAL												
TOTAL RESPONDENTS												
BASE=THOSE												
ANSWERING												
YES												
NO												
NO ANSWER												

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

Table 25

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16853)

## 11. IN WHAT COUNTY DO YOU LIVE?

	CONCEPT SCORE												COUNTY	
	GENDER		AGE		SUBSCRIBE TO CREDIT MONITORING	DO NOT SUBSCRIBE	WILL SUBSCRIBE	MIGHT NOT/ PROBABLY DEFINITELY WILL NOT SUBSCRIBE	DEFINITELY PROBABLY/ PROBABLY DEFINITELY WILL NOT SUBSCRIBE	MIGHT NOT/ PROBABLY DEFINITELY WILL NOT SUBSCRIBE	COUNTY			
	MALE	FEMALE	18-44	45-74										
TOTAL	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	
TOTAL RESPONDENTS	150	66	84	92	58	42	108	20	130	50	39	23	38	
BASE-THOSE ANSWERING	150	66	84	92	58	42	108	20	130	50	39	23	38	
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
ALLEN	1	1	-	1	-	-	1	-	1	-	-	-	1	
	0.7	1.5	-	1.1	-	-	0.9	-	0.8	-	-	-	2.6	
ANDERSON	1	-	1	1	-	-	1	-	1	-	-	-	1	
	0.7	-	1.2	1.1	-	-	0.9	-	0.8	-	-	-	2.6	
ATCHISON	-	-	-	-	-	-	-	-	-	-	-	-	-	
BARBER	-	-	-	-	-	-	-	-	-	-	-	-	-	
BARTON	-	-	-	-	-	-	-	-	-	-	-	-	-	
BOURBON	-	-	-	-	-	-	-	-	-	-	-	-	-	
BROWN	-	-	-	-	-	-	-	-	-	-	-	-	-	
BUTLER	-	-	-	-	-	-	-	-	-	-	-	-	-	
CHASE	-	-	-	-	-	-	-	-	-	-	-	-	-	
CHAUTAUQUA	-	-	-	-	-	-	-	-	-	-	-	-	-	

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

Table 25  
(Continued)FMR  
CREDIT MANAGER STUDY  
JULY 2007 (FMR #J16853)

## 11. IN WHAT COUNTY DO YOU LIVE?

	CONCEPT SCORE											
	MIGHT NOT/											COUNTY
	DEFINITELY PROBABLY/											
TOTAL	GENDER		AGE		SUBSCRIBE TO CREDIT MONITORING	DO NOT SUBSCRIBE	WILL SUBSCRIBE	MIGHT NOT/	DEFINITELY PROBABLY/	WILL NOT SUBSCRIBE	COUNTY	
	MALE	FEMALE	18-44	45-74								
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
DONIPHAN	-	-	-	-	-	-	-	-	-	-	-	-
DOUGLAS	9 6.0	4 6.1	5 6.0	2 2.2	7 12.1	3 7.1	6 5.6	9 6.9	-	-	-	9 23.7
EDWARDS	-	-	-	-	-	-	-	-	-	-	-	-
ELK	-	-	-	-	-	-	-	-	-	-	-	-
ELLIS	-	-	-	-	-	-	-	-	-	-	-	-
ELLSWORTH	-	-	-	-	-	-	-	-	-	-	-	-
FINNEY	-	-	-	-	-	-	-	-	-	-	-	-
FORD	-	-	-	-	-	-	-	-	-	-	-	-
FRANKLIN	-	-	-	-	-	-	-	-	-	-	-	-
GEARY	1 0.7	1 1.5	-	1 1.1	-	-	1 0.9	1 0.8	-	-	-	1 2.6
GOVE	-	-	-	-	-	-	-	-	-	-	-	-

Comparison Groups: BC/DE/FG/HI/JKLM  
 Independent T-Test for Means, Independent Z-Test for Percentages  
 Upper case letters indicate significance at the 95% level.  
 Lower case letters indicate significance at the 90% level.

Table 25  
(Continued)FMR  
CREDIT MANAGER STUDY  
JULY 2007 (FMR #J16853)

11. IN WHAT COUNTY DO YOU LIVE?

CONCEPT SCORE													
MIGHT /													COUNTY
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Comparison Groups: BC/DE/FG/HI/JKLM  
 Independent T-Test for Means, Independent Z-Test for Percentages  
 Upper case letters indicate significance at the 95% level.  
 Lower case letters indicate significance at the 90% level.

Table 25  
(Continued)FHR  
CREDIT MANAGER STUDY  
JULY 2007 (FHR #J16853)

## 11. IN WHAT COUNTY DO YOU LIVE?

CONCEPT SCORE													COUNTY
MIGHT /													
MIGHT NOT /													
DEFINITELY PROBABLY /													
PROBABLY DEFINITELY													
WILL NOT													
WILL SUBSCRIBE													
SUBSCRIBE													
WYANDOTTE JOHNSON LEAVENWORTH COUNTIES													
ALL													
OTHER 18													
COUNTIES													
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	
JEFFERSON	1	1	-	1	-	1	-	1	-	-	-	1	
	0.7	1.5	-	1.7	-	0.9	-	0.8	-	-	-	2.6	
JEWELL	-	-	-	-	-	-	-	-	-	-	-	-	
JOHNSON	39	16	23	24	15	29	2	37	-	39	-	-	
	26.0	24.2	27.4	26.1	25.9	26.9	10.0	28.5	-	100.0	-	-	
KEARNY	-	-	-	-	-	-	-	H	-	-	-	-	
KINGMAN	-	-	-	-	-	-	-	-	-	-	-	-	
KIOWA	-	-	-	-	-	-	-	-	-	-	-	-	
LABETTE	1	-	1	1	-	1	-	1	-	-	-	1	
	0.7	-	1.2	1.1	-	0.9	-	0.8	-	-	-	2.6	
LANE	-	-	-	-	-	-	-	-	-	-	-	-	
LEAVENWORTH	23	11	12	12	11	14	4	19	-	-	23	-	
	15.3	16.7	14.3	13.0	19.0	13.0	20.0	14.6	-	-	100.0	-	
LINCOLN	-	-	-	-	-	-	-	-	-	-	-	-	
LINN	-	-	-	-	-	-	-	-	-	-	-	-	

Comparison Groups: BC/DE/FG/HI/JKLM  
 Independent T-Test for Means, Independent Z-Test for Percentages  
 Upper case letters indicate significance at the 95% level.  
 Lower case letters indicate significance at the 90% level.

11. IN WHAT COUNTRY DO YOU LIVE?

[illegible]

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 9% level.  
Lower case letters indicate significance at the 9% level.

Table 25  
(Continued)FMR  
CREDIT MANAGER STUDY  
JULY 2007 (FMR #J16853)

## 11. IN WHAT COUNTY DO YOU LIVE?

CONCEPT SCORE												
MIGHT NOT/												
MIGHT/												
COUNTY												
ALL												
OTHER 18												
WYANDOTTE JOHNSON LEAVENWORTH COUNTIES												
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DEFINITELY PROBABLY/													

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 9% level.  
Lower case letters indicate significance at the 90% level.

Table 25  
(Continued)FHR  
CREDIT MANAGER STUDY  
JULY 2007 (FHR #J16853)

## 11. IN WHAT COUNTY DO YOU LIVE?

CONCEPT SCORE													
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COUNTY													
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Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

Table 25  
(Continued)FMR  
CREDIT MANAGER STUDY  
JULY 2007 (FMR #J16853)

11. IN WHAT COUNTY DO YOU LIVE?

	CONCEPT SCORE										COUNTY				
	MIGHT/										DEFINITELY PROBABLY/				
	MIGHT/										MIGHT/				
TOTAL	GENDER		AGE		SUBSCRIBE		DO NOT		SUBSCRIBE		SUBSCRIBE		SUBSCRIBE		ALL OTHER 18
	MALE	FEMALE	18-44	45-74	TO CREDIT	MONITORING	SUBSCRIBE	DO NOT	SUBSCRIBE	DO NOT	WILL	PROBABLY	DEFINITELY	WILL NOT	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)
WABAUNSEE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
WALLACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
WASHINGTON	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
WICHITA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
WILSON	1 0.7	1 1.5	1 1.1	-	-	-	-	-	-	-	-	-	-	-	1 2.6
WOODSON	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
WYANDOTTE	50 33.3	19 28.8	31 36.9	16 27.6	10 23.8	40 37.0	8 40.0	42 32.3	50 100.0	-	-	-	-	-	-
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Comparison Groups: BC/DE/FG/HI/JKLM  
 Independent T-Test for Means, Independent Z-Test for Percentages  
 Upper case letters indicate significance at the 95% level.  
 Lower case letters indicate significance at the 90% level.

Table 26

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16853)

12. WHICH OF THE FOLLOWING BEST DESCRIBES THE LAST YEAR OF  
EDUCATION YOU RECEIVED?

	CONCEPT SCORE													COUNTY				
	GENDER					AGE												
	MALE		18-44	FEMALE		45-74		MONITORING		SUBSCRIBE		DO NOT			DEFINITELY PROBABLY/PROBABLY		MIGHT NOT/DEFINITELY	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)		ALL OTHER 18 COUNTRIES	JOHNSON LEAVENWORTH COUNTRIES		
TOTAL RESPONDENTS	150	66	84	92	58	42	108	20	130	50	39	23	38					
BASE=THOSE ANSWERING	150	66	84	92	58	42	108	20	130	50	39	23	38					
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0					
SOME HIGH SCHOOL	1	1	-	1	-	1	-	-	1	1	-	-	-					
	0.7	1.5		1.1		2.4			0.8	2.0								
COMPLETED HIGH SCHOOL	23	9	14	14	9	3	20	5	18	11	3	5	4					
	15.3	13.6	16.7	15.2	15.5	7.1	18.5	25.0	13.8	22.0	7.7	21.7	10.5					
SOME COLLEGE	38	18	20	26	12	8	30	6	32	17	9	6	6					
	25.3	27.3	23.8	28.3	20.7	19.0	27.8	30.0	24.6	34.0	23.1	26.1	15.8					
COMPLETED COLLEGE	30	10	20	18	12	13	17	5	25	9	10	3	8					
	20.0	15.2	23.8	19.6	20.7	31.0	15.7	25.0	19.2	18.0	25.6	13.0	21.1					
TECHNICAL SCHOOL	10	7	3	6	4	1	9	-	10	3	3	2	2					
	6.7	10.6	3.6	6.5	6.9	2.4	8.3		7.7	6.0	7.7	8.7	5.3					
POST GRADUATE WORK	48	21	27	27	21	16	32	4	44	9	14	7	18					
	32.0	31.8	32.1	29.3	36.2	38.1	29.6	20.0	33.8	18.0	35.9	30.4	47.4					
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-					

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

113. WHICH OF THE FOLLOWING BEST DESCRIBES YOUR TOTAL ANNUAL HOUSEHOLD INCOME BEFORE TAXES?

CONCEPT SCORE															
	GENDER		AGE		SUBSCRIBE TO CREDIT MONITORING		DO NOT SUBSCRIBE		DEFINITELY PROBABLY / PROBABLY WILL NOT		MIGHT /		COUNTY		
	18-44		45-74		TO CREDIT MONITORING		DO NOT SUBSCRIBE		DEFINITELY PROBABLY / PROBABLY WILL NOT		MIGHT /		COUNTY		
	MALE	FEMALE	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	ALL OTHER 18 LEAVENWORTH COUNTIES
TOTAL RESPONDENTS	150	66	84	92	58	42	108	20	130	50	39	23	38	38	100.0
BASE-THOSE ANSWERING	150	66	84	92	58	42	108	20	130	50	39	23	38	38	100.0
UNDER \$35,000	23	9	14	22	1	6	17	3	20	10	3	4	6	15.8	15.8
	15.3	13.6	16.7	23.9	1.7	14.3	15.7	15.0	15.4	20.0	7.7	17.4	17.4	15.8	15.8
				E						K					
\$35,000 TO UNDER \$55,000	28	11	17	19	9	10	18	4	24	8	6	6	8	21.1	21.1
	18.7	16.7	20.2	20.7	15.5	23.8	16.7	20.0	18.5	16.0	15.4	26.1	26.1	21.1	21.1
\$55,000 TO UNDER \$65,000	17	10	7	11	6	5	12	3	14	5	4	2	6	15.8	15.8
	11.3	15.2	8.3	12.0	10.3	11.9	11.1	15.0	10.8	10.0	10.3	8.7	8.7	15.8	15.8
\$65,000 TO UNDER \$85,000	28	11	17	17	11	7	21	3	25	10	11	2	5	13.2	13.2
	18.7	16.7	20.2	18.5	19.0	16.7	19.4	15.0	19.2	20.0	28.2	8.7	8.7	13.2	13.2
										Im					
\$85,000 TO UNDER \$100,000	17	9	8	7	10	7	10	3	14	6	3	4	4	10.5	10.5
	11.3	13.6	9.5	7.6	17.2	16.7	9.3	15.0	10.8	12.0	7.7	17.4	17.4	10.5	10.5
\$100,000 TO \$150,000	17	7	10	7	10	3	14	2	15	2	8	3	4	10.5	10.5
	11.3	10.6	11.9	7.6	17.2	7.1	13.0	10.0	11.5	4.0	20.5	13.0	13.0	10.5	10.5
					d					J					
OVER \$150,000	3	3	-	2	1	1	2	-	3	-	2	-	1	2.6	2.6
	2.0	4.5		2.2	1.7	2.4	1.9		2.3		5.1				
REFUSED	17	6	11	7	10	3	14	2	15	9	2	2	4	10.5	10.5
	11.3	9.1	13.1	7.6	17.2	7.1	13.0	10.0	11.5	18.0	5.1	8.7	8.7	10.5	10.5
					d					K					
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 9% level.  
Lower case letters indicate significance at the 90% level.

Table 27  
(Continued)FMR  
CREDIT MANAGER STUDY  
JULY 2007 (FMR #J16853)13. WHICH OF THE FOLLOWING BEST DESCRIBES YOUR TOTAL ANNUAL  
HOUSEHOLD INCOME BEFORE TAXES?

	CONCEPT SCORE									
	MIGHT NOT/					COUNTY				
	DEFINITELY PROBABLY/					WYANDOTTE JOHNSON LEAVENWORTH				
	WILL SUBSCRIBE					COUNTIES				
	DO NOT					ALL				
	SUBSCRIBE					OTHER 18				
	MONITORING					COUNTIES				
	TO CREDIT									
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	SUBSCRIBE									

Table 28

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16953)

## 14. EMPLOYMENT STATUS

	CONCEPT SCORE													COUNTY			
	GENDER				AGE		SUBSCRIBE TO CREDIT MONITORING	DO NOT SUBSCRIBE	DEFINITELY /PROBABLY WILL SUBSCRIBE	MIGHT NOT/ PROBABLY DEFINITELY WILL NOT SUBSCRIBE	WYANDOTTE	JOHNSON	LEAVENWORTH	ALL OTHER 18 COUNTIES			
	MALE		FEMALE		18-44	45-74											
	(A)	(B)	(C)	(D)											(E)	(F)	(G)
	TOTAL	MALE	FEMALE	18-44	45-74	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
TOTAL RESPONDENTS	150	66	84	92	58	42	108	20	130	50	39	23	38				
BASE-THOSE ANSWERING	150	66	84	92	58	42	108	20	130	50	39	23	38				
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0				
EMPLOYED FULL TIME	123	61	62	75	48	36	87	18	105	45	29	16	33				
	82.0	92.4	73.8	81.5	82.8	85.7	80.6	90.0	80.8	90.0	74.4	69.6	86.8				
		C								k1							
EMPLOYED PART TIME	15	3	12	10	5	3	12	-	15	2	7	2	4				
	10.0	4.5	14.3	10.9	8.6	7.1	11.1		11.5	4.0	17.9	8.7	10.5				
			B								J						
NOT EMPLOYED OUTSIDE THE HOME	12	2	10	7	5	3	9	2	10	3	3	5	1				
	8.0	3.0	11.9	7.6	8.6	7.1	8.3	10.0	7.7	6.0	7.7	21.7	2.6				
			B									JM					
NO ANSWER	-	-	-	-	-	-	-	-	-	-	-	-	-				

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.

Table 29

FEMR  
CREDIT MANAGER STUDY  
JULY 2007 (FEMR #J16853)

## 15. GENDER

CONCEPT SCORE											
				MIGHT NOT/		COUNTY					
				DEFINITELY PROBABLY/							
				PROBABLY DEFINITELY							
				WILL NOT							
				SUBSCRIBE							
				DO NOT							
				SUBSCRIBE							
				MONITORING							
				TO CREDIT							
				SUBSCRIBE							
				AGE							
				18-44							
				45-74							
				GENDER							
				MALE							
				FEMALE							
				(A)							
				(B)							
				(C)							
				(D)							
				(E)							
				(F)							
				(G)							
				(H)							
				(I)							
				(J)							
				(K)							
				(L)							
				(M)							
				ALL							
				OTHER 18							
				COUNTIES							
				WYANDOTTE							
				JOHNSON							
				LEAVENWORTH							
				COUNTIES							
				TOTAL RESPONDENTS							
				BASE-THOSE							
				ANSWERING							
				MALE							
				FEMALE							
				NO ANSWER							

Comparison Groups: BC/DE/FG/HI/JKLM  
Independent T-Test for Means, Independent Z-Test for Percentages  
Upper case letters indicate significance at the 95% level.  
Lower case letters indicate significance at the 90% level.



Table 30

FHMR  
CREDIT MANAGER STUDY  
JULY 2007 (FHMR #J16853)

## 16. WHAT IS YOUR ZIP CODE?

CONCEPT SCORE														
	GENDER				AGE		SUBSCRIBE TO CREDIT MONITORING		DO NOT SUBSCRIBE		MIGHT NOT/ DEFINITELY PROBABLY/ /PROBABLY DEFINITELY WILL NOT		COUNTY	
	MALE		FEMALE		18-44	45-74	45-74		45-74		MIGHT NOT/ DEFINITELY PROBABLY/ /PROBABLY DEFINITELY WILL NOT			
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)		(M)
	TOTAL	MALE	FEMALE	18-44	45-74	100.0	100.0	100.0	100.0	100.0	100.0	100.0		100.0
TOTAL RESPONDENTS	150	66	84	92	58	42	108	20	130	50	39	23	38	
BASE=THOSE ANSWERING	150	66	84	92	58	42	108	20	130	50	39	23	38	
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
66007	2	1	1	2	-	1	1	-	2	-	-	2	-	
	1.3	1.5	1.2	2.2	-	2.4	0.9	-	1.5	-	-	8.7	-	
66012	5	2	3	3	2	-	5	1	4	3	-	2	-	
	3.3	3.0	3.6	3.3	3.4	-	4.6	5.0	3.1	6.0	-	8.7	-	
66017	1	1	-	-	1	1	-	-	1	-	-	-	-	
	0.7	1.5	-	-	1.7	2.4	-	-	0.8	-	-	-	-	
66032	1	-	1	1	-	-	1	-	1	-	-	-	-	
	0.7	-	1.2	1.1	-	-	0.9	-	0.8	-	-	-	-	
66042	1	-	1	1	-	-	1	-	1	-	-	1	-	
	0.7	-	1.2	1.1	-	-	0.9	-	0.8	-	-	4.3	-	
66043	4	-	4	1	3	1	3	-	4	-	-	4	-	
	2.7	-	4.8	1.1	5.2	2.4	2.8	-	3.1	-	-	17.4	-	
66044	1	-	1	-	1	-	1	-	1	-	-	-	-	
	0.7	-	1.2	-	1.7	-	0.9	-	0.8	-	-	-	-	
66046	2	-	2	-	2	-	2	-	2	-	-	-	-	
	1.3	-	2.4	-	3.4	-	1.9	-	1.5	-	-	-	-	
66047	1	1	-	1	-	1	-	-	1	-	-	-	-	
	0.7	1.5	-	1.1	-	2.4	-	-	0.8	-	-	-	-	
66048	9	5	4	6	3	5	4	3	6	-	-	9	-	
	6.0	7.6	4.8	6.5	5.2	11.9	3.7	15.0	4.6	-	-	39.1	-	

Table 30  
(Continued)FMR  
CREDIT MANAGER STUDY  
JULY 2007 (FMR #J16853)

## 16. WHAT IS YOUR ZIP CODE?

	CONCEPT SCORE										COUNTY			
	MIGHT NOT/										DEFINITELY PROBABLY/			
	MIGHT NOT/										DEFINITELY PROBABLY/			
	MIGHT NOT/										DEFINITELY PROBABLY/			
TOTAL	GENDER		AGE		SUBSCRIBE		DO NOT		SUBSCRIBE		SUBSCRIBE		SUBSCRIBE	
	MALE	FEMALE	18-44	45-74	TO CREDIT	MONITORING	SUBSCRIBE	DO NOT	SUBSCRIBE	MONITORING	SUBSCRIBE	DO NOT	SUBSCRIBE	MONITORING
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)
66049	4	2	2	2	2	1	3	4	4	4	4	4	4	4
	2.7	3.0	2.4	2.2	3.4	2.4	2.8	3.1	3.1	3.1	3.1	3.1	3.1	3.1
66050	1	1	-	1	-	1	1	1	1	1	1	1	1	1
	0.7	1.5	-	1.7	-	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8	0.8
66061	3	2	1	3	-	1	2	3	3	3	3	3	3	3
	2.0	3.0	1.2	3.3	-	2.4	1.9	2.3	2.3	2.3	2.3	2.3	2.3	2.3
66062	6	3	3	5	1	1	5	6	6	6	6	6	6	6
	4.0	4.5	3.6	5.4	1.7	2.4	4.6	4.6	4.6	4.6	4.6	4.6	4.6	4.6
66071	1	-	1	-	1	1	-	1	1	1	1	1	1	1
	0.7	-	1.2	-	1.7	2.4	-	0.8	0.8	0.8	0.8	0.8	0.8	0.8
66086	4	3	1	2	2	1	3	4	4	4	4	4	4	4
	2.7	4.5	1.2	2.2	3.4	2.4	2.8	3.1	3.1	3.1	3.1	3.1	3.1	3.1
66097	1	1	-	-	1	-	1	1	1	1	1	1	1	1
	0.7	1.5	-	-	1.7	-	0.9	0.8	0.8	0.8	0.8	0.8	0.8	0.8
66101	3	1	2	3	-	1	2	2	2	2	2	2	2	2
	2.0	1.5	2.4	3.3	-	2.4	1.9	10.0	10.0	10.0	10.0	10.0	10.0	10.0
66102	5	1	4	2	3	2	3	1	1	1	1	1	1	1
	3.3	1.5	4.8	2.2	5.2	4.8	2.8	5.0	5.0	5.0	5.0	5.0	5.0	5.0
66104	4	-	4	3	1	2	2	-	-	-	-	-	-	-
	2.7	-	4.8	3.3	1.7	4.8	1.9	-	-	-	-	-	-	-
66106	3	1	2	3	-	1	2	1	1	1	1	1	1	1
	2.0	1.5	2.4	3.3	-	2.4	1.9	5.0	5.0	5.0	5.0	5.0	5.0	5.0

Comparison Groups: BC/DE/FG/HI/JKLM  
 Independent T-Test for Means, Independent Z-Test for Percentages  
 Upper case letters indicate significance at the 95% level.  
 Lower case letters indicate significance at the 90% level.

Table 30  
(Continued)FMR  
CREDIT MANAGER STUDY  
JULY 2007 (FMR #J16853)

16. WHAT IS YOUR ZIP CODE?

	CONCEPT SCORE										COUNTY			
	GENDER					AGE					MIGHT NOT/			
	MALE		FEMALE		(A)	18-44		45-74		(E)	SUBSCRIBE TO CREDIT MONITORING		DEFINITELY PROBABLY/	
	(B)	(C)	(D)	(E)		(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)
TOTAL	MALE	FEMALE	18-44	45-74		TO CREDIT MONITORING	DO NOT SUBSCRIBE	WILL SUBSCRIBE	WILL NOT SUBSCRIBE		WYANDOTTE	JOHNSON	LEAVENWORTH	ALL OTHER 18 COUNTIES
66109	8	2	6	5	3	1	7	1	7	8	-	-	-	-
	5.3	3.0	7.1	5.4	5.2	2.4	6.5	5.0	5.4	16.0	-	-	-	-
66111	16	9	7	12	4	2	14	1	15	16	-	-	-	-
	10.7	13.6	8.3	13.0	6.9	4.8	13.0	5.0	11.5	32.0	-	-	-	-
66112	8	4	4	3	5	1	7	2	6	8	-	-	-	-
	5.3	6.1	4.8	3.3	8.6	2.4	6.5	10.0	4.6	16.0	-	-	-	-
66202	3	1	2	2	1	1	2	1	2	-	3	-	-	-
	2.0	1.5	2.4	2.2	1.7	2.4	1.9	5.0	1.5	-	7.7	-	-	-
66203	1	-	1	-	1	1	-	-	1	-	1	-	-	-
	0.7	-	1.2	-	1.7	2.4	-	-	0.8	-	2.6	-	-	-
66204	3	1	2	2	1	-	3	-	3	-	3	-	-	-
	2.0	1.5	2.4	2.2	1.7	-	2.8	-	2.3	-	7.7	-	-	-
66209	2	1	1	2	-	-	2	-	2	-	2	-	-	-
	1.3	1.5	1.2	2.2	-	-	1.9	-	1.5	-	5.1	-	-	-
66210	3	1	2	2	1	-	3	-	3	-	3	-	-	-
	2.0	1.5	2.4	2.2	1.7	-	2.8	-	2.3	-	7.7	-	-	-
66212	2	-	2	1	1	-	2	-	2	-	2	-	-	-
	1.3	-	2.4	1.1	1.7	-	1.9	-	1.5	-	5.1	-	-	-
66214	2	1	1	-	2	1	1	-	2	-	2	-	-	-
	1.3	1.5	1.2	-	3.4	2.4	0.9	-	1.5	-	5.1	-	-	-
66215	4	2	2	1	3	1	3	1	3	-	4	-	-	-
	2.7	3.0	2.4	1.1	5.2	2.4	2.8	5.0	2.3	-	10.3	-	-	-

Comparison Groups: BC/DE/FG/HI/JKLM  
 Independent T-Test for Means, Independent Z-Test for Percentages  
 Upper case letters indicate significance at the 95% level.  
 Lower case letters indicate significance at the 90% level.

Table 30  
(Continued)FMR  
CREDIT MANAGER STUDY  
JULY 2007 (FMR #J16853)

16. WHAT IS YOUR ZIP CODE?

		CONCEPT SCORE										COUNTY				
		GENDER		AGE		SUBSCRIBE TO CREDIT MONITORING		DO NOT SUBSCRIBE		MIGHT NOT/ DEFINITELY PROBABLY/ WILL NOT SUBSCRIBE						
TOTAL	MALE	FEMALE	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	ALL OTHER 18 OTHER 18
																WYANDOTTE JOHNSON LEAVENWORTH COUNTIES
66217	1	1	0.7	1.5	-	-	1	1	-	-	1	-	1	-	-	-
							1.7	2.4			0.8		2.6			
66219	1	1	0.7	1.5	-	1	-	-	1	-	1	-	1	-	-	-
						1.1			0.9		0.8		2.6			
66220	1	-	0.7	-	1	-	1	1	-	-	1	-	1	-	-	-
					1.2		1.7	2.4			0.8		2.6			
66221	1	-	0.7	-	1	-	1	-	1	-	1	-	1	-	-	-
					1.2		1.7		0.9		0.8		2.6			
66223	1	-	0.7	-	1	1	-	-	1	-	1	-	1	-	-	-
					1.2	1.1			0.9		0.8		2.6			
66224	1	1	0.7	1.5	-	1	-	1	-	-	1	-	1	-	-	-
						1.1		2.4			0.8		2.6			
66226	3	1	2.0	1.5	2	2	1	-	3	-	3	-	3	-	-	-
					2.4	2.2	1.7		2.8		2.3		7.7			
66227	1	-	0.7	-	1	1	-	1	-	-	1	-	1	-	-	-
					1.2	1.1		2.4			0.8		2.6			
66413	1	-	0.7	-	1	1	-	1	-	-	1	-	-	-	1	2.6
					1.2	1.1		2.4			0.8		-			
66433	1	1	0.7	1.5	-	-	1	1	-	-	1	-	-	1	-	-
							1.7	2.4			0.8		-	4.3		
66438	1	-	0.7	-	1	-	1	-	1	-	1	-	-	-	1	2.6
					1.2		1.7		0.9		0.8		-			

Comparison Groups: BC/DE/FG/HI/JKIM  
 Independent T-Test for Means, Independent Z-Test for Percentages  
 Upper case letters indicate significance at the 95% level.  
 Lower case letters indicate significance at the 90% level.

Table 30  
(Continued)FMR  
CREDIT MANAGER STUDY  
JULY 2007 (FMR #J16853)

## 16. WHAT IS YOUR ZIP CODE?

	CONCEPT SCORE										COUNTY				
	MIGHT NOT/										DEFINITELY PROBABLY/				
	MIGHT NOT/										WILL DEFINITELY				
	MIGHT NOT/										SUBSCRIBE				
TOTAL	GENDER		AGE		SUBSCRIBE		DO NOT		SUBSCRIBE		SUBSCRIBE		SUBSCRIBE		ALL OTHER 18 COUNTIES
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
	MALE	FEMALE	18-44	45-74	MONITORING	TO CREDIT	MONITORING	TO CREDIT	MONITORING	TO CREDIT	MONITORING	TO CREDIT	MONITORING	TO CREDIT	
66440	1	1	-	1	-	-	1	-	1	-	-	-	-	-	1
	0.7	1.5	-	1.1	-	-	0.9	-	0.8	-	-	-	-	-	2.6
66442	1	1	-	1	-	-	1	-	1	-	-	-	-	-	1
	0.7	1.5	-	1.1	-	-	0.9	-	0.8	-	-	-	-	-	2.6
66502	1	-	1	1	-	-	1	-	1	-	-	-	-	-	1
	0.7	-	1.2	1.1	-	-	0.9	-	0.8	-	-	-	-	-	2.6
66523	1	1	-	1	-	1	-	1	-	-	-	-	-	-	1
	0.7	1.5	-	1.1	-	2.4	-	5.0	-	-	-	-	-	-	2.6
66547	1	1	-	-	1	-	1	-	1	-	-	-	-	-	1
	0.7	1.5	-	-	1.7	-	0.9	-	0.8	-	-	-	-	-	2.6
66604	2	2	-	2	-	-	2	-	2	-	-	-	-	-	2
	1.3	3.0	-	2.2	-	-	1.9	-	1.5	-	-	-	-	-	5.3
66606	1	-	1	-	1	1	-	-	1	-	-	-	-	-	1
	0.7	-	1.2	-	1.7	2.4	-	-	0.8	-	-	-	-	-	2.6
66610	1	1	-	-	1	1	-	-	1	-	-	-	-	-	1
	0.7	1.5	-	-	1.7	2.4	-	-	0.8	-	-	-	-	-	2.6
66614	3	-	3	2	1	-	3	1	2	-	-	-	-	-	3
	2.0	-	3.6	2.2	1.7	-	2.8	5.0	1.5	-	-	-	-	-	7.9
66617	1	-	1	-	1	1	-	-	1	-	-	-	-	-	1
	0.7	-	1.2	-	1.7	2.4	-	-	0.8	-	-	-	-	-	2.6
66736	1	1	-	1	-	-	1	-	1	-	-	-	-	-	1
	0.7	1.5	-	1.1	-	-	0.9	-	0.8	-	-	-	-	-	2.6

Comparison Groups: BC/DE/FG/HI/JKLM  
 Independent T-Test for Means, Independent Z-Test for Percentages  
 Upper case letters indicate significance at the 95% level.  
 Lower case letters indicate significance at the 90% level.

Table 30  
(Continued)FHRM  
CREDIT MANAGER STUDY  
JULY 2007 (FHRM #J16853)

16. WHAT IS YOUR ZIP CODE?

CONCEPT SCORE										
GENDER				AGE		SUBSCRIBE TO CREDIT MONITORING		MIGHT NOT/ DEFINITELY PROBABLY/		COUNTY
TOTAL		MALE	FEMALE	18-44	45-74	DO NOT SUBSCRIBE	DO NOT SUBSCRIBE	WILL SUBSCRIBE	WILL NOT SUBSCRIBE	ALL OTHER 18
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
WYANDOTTE JOHNSON LEAVENWORTH COUNTIES										
ALL OTHER 18										
(M)										
(L)										
(K)										
(J)										
(I)										
(H)										
(G)										
(F)										
(E)										
(D)										
(C)										
(B)										
(A)										
66855	1	-	1	1	-	1	-	1	-	1
	0.7		1.2	1.1		2.4		0.8		2.6
67147	1	1	-	1	-	1	1	-	-	1
	0.7	1.5		1.1		2.4	5.0			2.6
67207	1	1	-	1	-	-	-	1	-	1
	0.7	1.5		1.1				0.8		2.6
67212	1	1	-	-	1	1	1	-	-	1
	0.7	1.5			1.7	2.4	5.0			2.6
67217	1	1	-	1	-	1	1	-	-	1
	0.7	1.5		1.1		2.4	5.0			2.6
67220	1	1	-	1	-	-	-	1	-	1
	0.7	1.5		1.1				0.8		2.6
67357	1	-	1	1	-	-	-	1	-	1
	0.7		1.2	1.1				0.8		2.6
67401	1	1	-	1	-	-	-	1	-	1
	0.7	1.5		1.1				0.8		2.6
67502	1	-	1	1	-	-	-	1	-	1
	0.7		1.2	1.1			1	0.8		2.6
NO ANSWER	-	-	-	-	-	-	-	-	-	-

# APPENDIX C

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## INTERCEPT QUESTIONNAIRE

RESPONDENT _____	
PHONE _____	
DATE _____	INTERVIEWER _____

Hello, I'm \_\_\_\_\_ from FieldHouse Marketing Research a local company. Today, we are conducting a short survey with Kansas residents and would like to include your opinions.

1. Do you live in the state of Kansas?

YES 1  
NO 2

2. Are you the male/female head of your household?

YES 1  
NO 2 (THANK, TERMINATE & TALLY)

3. Do you, or does any member of your household work for a(n)...(READ) (CIRCLE ALL THAT APPLY) (IF 'YES' TO ANY, THANK, TERMINATE & TALLY)

Marketing Research Company 1  
Advertising Agency 2  
Bank or other financial institution 3  
Credit reporting Agency 4  
In the legal profession 5

(IF YES TO ANY TERMINATE & TALLY)

4. Are you...(READ)

Under age 18 1 (THANK, TERMINATE & TALLY)  
18 - 29 2  
30 - 44 3  
45 - 59 4  
60 - 74 5  
75 or older 6 (THANK, TERMINATE & TALLY)

5. Do you have an internet connection in your home?

Yes 1  
No 2 (THANK, TERMINATE & TALLY)

## 6. What do you do when on-line?

E-mail	1
Surf/browse	2
Shop	3
Banking	4
Research	5

## 7. In an average week, would you say that you are on the internet (READ AND RECORD ON TABLE)

## 8. Thinking about how often you surf or browse the internet, would you say it was . . . (READ AND RECORD ON TABLE)

## 9. And how often do you shop online? Is it . . . (READ AND RECORD ON TABLE)

	On the internet	Surf/browse	Shop online
	Q. 7	Q. 8	Q.9
Daily	1	1	1
2 – 3 times a week	2	2	2
once a week	3	3	3
2 times a month	4	4	4
Once a month or less	5	5	5

(MUST BE ON THE INTERNET AT LEAST ONCE A WEEK  
MUST SURF/BROWSE OR SHOP ONLINE AT LEAST 2X A MONTH)

IF NOT, TERMINATE AND TALLY

## 10. Do you do any on-line banking?

Yes	1
No	2

(25% OF RESPONDENTS MUST DO ON-LINE BANKING)

**INVITATION**

I'd like to ask you some further questions about internet usage. We are not selling anything, but are rather just collecting information. Your answers will remain anonymous.

As a thank you, I will give you a \$5.00 Legends gift certificate.



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**ON-SITE INTERVIEW****(SEAT RESPONDENT AND READ INTRODUCTION )**

Thank you for agreeing to participate in this research project.

Today, we are going to speak about Credit Reporting and Identity theft. You may or may not have ever searched the Internet for information about this topic.

On the computer in front of you is a page such as you might find when browsing the Internet. It contains information regarding a service named TrueCredit.

I would like you to read this material just as if you were looking at it on your own computer. Take as much time as you like.

Let me know when you are finished and we will begin the interview.

**(WHEN RESPONDENT SIGNALS HE/SHE IS READY, BEGIN WITH Q.1. DURING THE INTERVIEW RESPONDENT MAY REFER TO THE MATERIAL IF HE/SHE DESIRES.)**

1. Based on the material you have read, which of the following do you expect to receive if you subscribe to TrueCredit? (START WITH 'X'd STATEMENT AND CONTINUE UNTIL ALL ANSWERED.)

<u>START HERE</u>	<u>YES</u>	<u>NO</u>	<u>NOT SURE</u>
<input type="checkbox"/> a. Complete identity theft protection	1	2	3
<input type="checkbox"/> b. Weekly fraud watch emails	1	2	3
<input type="checkbox"/> c. Immediate notification of credit report changes	1	2	3
<input type="checkbox"/> d. A credit report that contains all information necessary to protect you against fraudulent activity	1	2	3
<input type="checkbox"/> e. Notice if another person is using any of your personal information without your permission	1	2	3
<input type="checkbox"/> f. Access to trained specialists to aid you in recovering financial and credit losses due to identity theft	1	2	3

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2. Based on the material you have read, do you expect TrueCredit to notify you of the following?  
(START WITH 'X'd STATEMENT AND CONTINUE UNTIL ALL ANSWERED.)

START HERE	Notify you of....	YES	NO	NOT SURE
[ ]	a. Someone taking action that impacts your credit	1	2	3
[ ]	b. Someone using your social security number	1	2	3
[ ]	c. Someone using your identity to obtain a driver's license	1	2	3
[ ]	d. Someone using your identity in ways that will result in your needing to seek legal help	1	2	3

3. If someone uses your social security number with a different name and address to obtain credit or employment, is that identity theft? (DO NOT READ ANSWER CHOICES)

YES.....1  
NO.....2  
NOT SURE.....3

4. Based on the material you read, which company provides the TrueCredit services?

TrueCredit Company.....1  
TransUnion Company.....2  
TrueLink.....3  
(DO NOT READ) NOT SURE.....4

5. How familiar are you with the TrueCredit company? Would you say you are... (READ)?

Very familiar.....1  
Somewhat familiar.....2  
Not at all familiar.....3

6. How familiar are you with the TransUnion company? Would you say you are... (READ)?

Very familiar.....1  
Somewhat familiar.....2  
Not at all familiar.....3

7. If this service were available, how likely are you to subscribe? Would you say you... (READ)?

Definitely will subscribe.....1  
Probably will subscribe.....2  
Might or might not subscribe.....3

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Probably will not subscribe.....4

Definitely will not subscribe.....5

8. If this service were offered solely by TrueCredit would you be more or less likely to subscribe to the service? Would you say... (READ)?

More likely to subscribe.....1

Less likely to subscribe.....2

Would not influence my interest in subscribing.....3

9. If this service were offered solely by TransUnion, would you be more or less likely to subscribe to the service? Would you say... (READ)?

More likely to subscribe.....1

Less likely to subscribe.....2

Would not influence my interest in subscribing.....3

10. Do you currently purchase or subscribe to any services that help you monitor your credit situation and/or protect you against identity fraud or theft? (DO NOT READ)

YES.....1

NO.....2

11. In what county do you live?

\_\_\_\_\_ (RECORD CODE NUMBER FOR COUNTY)

12. Which of the following best describes the last year of education you received? (READ)

Some high school 1

Completed high school 2

Some college 3

Completed college 4

Technical school 5

Post graduate work 6

13. Which of the following best describes your total annual household income before taxes? (READ)

Under \$35,000 1

\$35,000 to under \$55,000 2

\$55,000 to under \$65,000 3

\$65,000 to under \$85,000 4

\$85,000 to under \$100,000 5

\$100,000 to \$150,000 6

Over \$150,000 7

(DO NOT READ) REFUSED 8

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**14. Are you... (READ)**

Employed full time	1
Employed part time	2
Or not employed outside the home	3

**15. (RECORD RESPONDENT SEX FOR QUOTA - EQUAL SPLIT)**

MALE	1
FEMALE	2

**16. What is your zip code? \_\_\_\_\_**

For verification purposes, may I have your name and telephone number. **(COMPLETE ON FRONT)**

**PAY \$5.00 INCENTIVE AND SAY:**

**THANK YOU VERY MUCH FOR PARTICIPATING IN THIS RESEARCH!**